

Amendments to the Claims

This listing of claims will replace all prior versions and listings of claims in the application.

1 (currently amended). A method for pushing credit payments as buyer initiated transactions, comprising:

- determining payment instructions for an accounts payable, the accounts payable representing a purchase made by a buyer from a merchant;

- communicating electronically the payment instructions from the buyer to an acquirer, the acquirer being an entity that buys credit card receipts from merchants;

- generating a ~~pseudo-credit~~ transaction based upon the payment instructions without the transaction being initiated by the merchant, the ~~pseudo-credit~~ transaction representing the buyer initiated payment; and

- settling the ~~pseudo-credit~~ transaction.

2 (currently amended). The method of claim 1, further comprising utilizing merchant profiles to determine whether payment instructions should include a credit payment or a debit payment, wherein the ~~generating step is used of the transaction takes place~~ where the payment instructions include a credit payment and wherein a separate step is used of electronically transferring funds from the buyer to the acquirer where the payment instructions include a debit payment.

3 (currently amended). A system for pushing credit payments as buyer initiated transactions, comprising:

- a purchasing management system associated with a buyer, the buyer having an accounts payable;

- an acquirer computer system configured to receive electronically payment instructions from the purchasing management system, the computer system being associated with an entity that buys credit card receipts from merchants;

- wherein the acquirer computer system is further configured to generate a ~~pseudo-credit~~ transaction based upon the payment instructions without the transaction being

initiated by a merchant, the credit transaction representing the buyer initiated payment;
and

wherein the acquirer computer system is further configured to settle the ~~pseudo-credit~~ transaction.

4 (currently amended). The system of claim 3, wherein the purchasing management system is configured to utilize merchant profiles to determine whether payment instructions should include a credit payment or a debit payment, such that a ~~pseudo-credit~~ the transaction is generated where the payment instructions include a credit payment and such that funds are electronically transferred from the buyer to the acquirer where the payment instructions include a debit payment.

5 (new). Apparatus for pushing credit payments as buyer initiated transactions, comprising:

means for determining payment instructions for an accounts payable, the accounts payable representing a purchase made by a buyer from a merchant;

means for communicating electronically the payment instructions from the buyer to an acquirer, the acquirer being an entity that buys credit card receipts from merchants;

means for generating a transaction based upon the payment instructions without the transaction being initiated by the merchant, the transaction representing the buyer initiated payment; and

settling the transaction.

6 (new). The apparatus of claim 5, further comprising means for utilizing merchant profiles to determine whether payment instructions should include a credit payment or a debit payment, wherein the generating step is used where the payment instructions include a credit payment and wherein a separate step is used of electronically transferring funds from the buyer to the acquirer where the payment instructions include a debit payment.